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THE Fatherland

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A Weekly

JEREMIAH A. O'LEARY
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The Fatherland

FAIR PLAY *for* GERMANY *and* AUSTRIA-HUNGARY

Edited by George Sylvester Viereck · New York, November 3, 1915

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WHO IS USING OUR LIFE INSURANCE FUNDS?

Wall Street Again Defies the Law in Gambling With the Savings of the American People

By Charles A. Collman

The Law in the Case

Insurance Law of New York.
Chapter 28 of the Consolidated Laws.
Paragraph 36, Page 50.

Officers and Trustees Not to be Pecuniarily Interested in Transactions

No director or officer of an insurance corporation doing business in this State shall receive any money or valuable thing for negotiating, procuring, recommending or aiding in any purchase by or sale of such corporation of any property, or any loan from such corporation, nor be pecuniarily interested, either as principal, co-principal, agent or beneficiary, in any such purchase, sale or loan. . . . Any person violating any provision of this section shall be guilty of a misdemeanor.

Is it possible that the same group of Wall Street bankers and banking institutions, who were exposed by the Armstrong Committee in 1905, and by the Pujo Committee in 1913, are again fastening their greedy hands on the savings which the people of this country have deposited in the great life insurance companies?

Yes, it is true. Like birds of prey they still gather about the hoarded savings of the people. Restrictive laws cannot drive them away. State and Congressional investigating committees meet every few years to devise means to safeguard the people's money. But the plotters of Wall Street laugh at such laws. Their corporation lawyers show them the ways to evade all man-made enactments. The Money Trust must juggle with the public's hoard. Without it, it is powerless; with it it is the sinister organization of conspirators that holds government and people under its ruthless thumb.

As this is read by the policyholders of the great life companies, I warn them that, if they value the future and happiness of their wives and children, they must write to their respective congressmen, calling attention to the conditions that are here exposed, and urging the immediate punishment of those men who have betrayed the confidence of the public and defied its laws.

For again Wall Street is gambling with the public savings, and on a scale hitherto unprecedented, FOR IT IS USING THE LIFE INSURANCE MONEY IN DISPOSING OF THE $500,000,000 BONDS WHICH IT HAS FAILED TO UNLOAD ON THE PUBLIC.

These bonds are unsafe as insurance investments. They are issued by the countries of France and England and pay five per cent. Yet in the open market of Wall Street yesterday (October 23rd) these securities sold as low as 97¾. What high-class American railroad bond sells so far below par when paying five per cent.?

Five per cent. bonds of the St. Paul are selling at 104¾, while the first mortgage fives of England and France are below par.

And the dangerous Anglo-French bonds are selling in Wall Street at this ridiculously low price, while at this very moment 1,000 bond salesmen, personally hired by J. P. Morgan in the Waldorf-Astoria Hotel, are going through the country trying to unload them at 98. Wall Street bond houses and banks have already sent out more than 1,000,000 circulars, unduly flattering the bonds, and it is estimated that more than $500,000 has already been spent in full-page newspaper advertisements for the same purpose, and to prevent the newspapers from exposing this tremendous game.

Even corporation lawyers and the officials of great life insurance companies have boomed the bonds at public banquets in New York. Joseph H. Choate, trustee of the Equitable Life, at the recent Pilgrims' dinner given to the foreign bankers at Sherry's, besought every man, woman and child in the country to invest at least $100 in these bonds, and said they represented only a "first instalment" of further billions yet to be loaned to England.

Letters were addressed to the heads of the leading life insurance companies of the country, requesting information whether they had invested their policyholders' savings in these bonds, and desiring to know how many millions of such savings were in the hands of the Morgan banks of Wall Street, that are the syndicate underwriters to the loan, and are now holding the $500,000,000 bonds secured, not by their own money, but by the public's savings.

We publish in this story the replies of these life insurance presidents. BY THEIR WORDS SHALL YE KNOW THEM.

At this point I wish to recall to public memory that, on the night of September 11, 1915, a secret call was issued by J. Pierpont Morgan to the heads, officers and trustees of the life insurance companies to assemble in his private museum, the Morgan Library, situated in the rear of his home on Murray Hill, to meet the foreign banking delegation sent here by England and France to execute a loan of at least a billion dollars for those two warring nations.

How many life insurance officials were present in response to Morgan's call? I cannot tell you, for the list of names has been kept secret. But I can tell you that the following men were there that night: Charles A. Peabody, president of the Mutual Life Insurance Company; George F. Baker, trustee of the Mutual Life; William A. Nash and Francis L. Hine, directors of the Home Life Insurance Company; John R. Hegeman, president of the Metropolitan Life Insurance Company; Otto T. Bannard and Albert H. Wiggin, trustees of the Metropolitan Life, and Lewis Cass Ledyard, one of the three trustees of the Equitable Life.

What were these men, the custodians of the people's savings, doing in the library of Morgan that night? Had they forgotten that the Armstrong Committee in New York, and the Pujo Committee of Congress, only a few years before, devised laws to prevent the banks and trust companies controlled by the Morgan group from handling the life insurance funds?

I shall quote now the response from Mr. Charles A. Peabody to the question of how many millions of his policyholders' savings he has invested in the Anglo-French bonds, and how many millions of such funds are on deposit and in the hands of the members of the Morgan loan syndicate. The Mutual, remember, is not a proprietary company. It is the absolute property of the policyholders, of whom Mr. Peabody is merely the representative. Read carefully his words:

President's Office
The Mutual Life Insurance Company of New York
Nassau, Cedar, Liberty and William Streets

New York, October 19, 1915.

Dear Sir:

Your letter in relation to this company's investing funds in the Anglo-French loan has been duly received.

I beg to say in reply that the company has purchased $3,000,000, par value, of the bonds in question. We regard them as a sound investment and as paying an exceptionally high rate of interest under present conditions. The law and the duties of the trustees of the company require that its investments should be made in their best judgment and in the interests of the whole body of the policyholders. We have policyholders of many nations and races and in due proportion to their holdings of our obligations they are entitled to our best judgment from the point of view of security and interest rates. The interests of any one policyholder, or of any group of policyholders, cannot properly be used to influence the company in its judgment as to investments, either in favor of or against, a particular form of investment, but the interests of the whole body must be duly considered by the company.

It is proper that I should say in connection with the bonds to which you refer that this company on December 31, 1914 (that being the date of our latest annual statement) held among its investments Government Bonds of Austria and Germany to the amount of $5,776,000; it also held a real estate mortgage in the City of Berlin amounting to $150,000. These two amounts, together with other investments, constituted the reserves against outstanding policies on the lives of Austrian and German citizens, which at that time amounted to about $21,000,000. All of these investments were deposited with the Governments of Austria and Germany for the protection of their policyholders. In England and France we had at the same time outstanding policies on the lives of English and French citizens amounting to about $95,000,000, the reserves on which, held by us, amounted to about $37,500,000. Of this amount we held English Government Bonds of the par value of $150,861, and of French Government Bonds we held none; so it would appear that the Austrian and German policyholders have already on deposit in their countries the funds which they have contributed to our general assets, while we hold about $37,500,000 contributed by the English and French policyholders over and above any investments in the securities of their respective nations. I mention this particular phase of the case simply to make clear that there might be a considerable investment made in the Anglo-French Bonds, without there being any undue investment of the company's funds in such securities. Yours very truly,

(Signed) **Charles A. Peabody,**
President.

I call upon Mr. Charles A. Peabody to resign, and at once, his presidency and trusteeship of the Mutual Life Insurance Company, on the grounds that he is no longer conducting the company in the interests of its policyholders.

This letter of Mr. Peabody has evasion, disingenuousness and insincerity in every line. We all know there is no question here of the investments made by the Mutual in England, France, Germany and Austria on behalf of its branches there, in compliance with the respective laws of those countries. The question here is raised by American policyholders as to investments in the war bonds of France and England, made in this country, and purchased from a Morgan bank. The $3,000,000 investment in Anglo-French bonds has no relevancy with the compulsory investments made by the foreign branches. Mr. Peabody knows this as well as I.

Mr. Peabody states: "We regard them as a sound investment and as paying an exceptionally high rate of interest." They do pay "an exceptionally high rate of interest" for government bonds, and they are selling at an exceptionally low price, which fact alone shows that they are not a "sound investment."

I would ask Mr. Peabody if he is cognizant of the statement made by Sir George Paish, on October 14th, in London, the highest financial authority of the British Empire: "England is carrying the financial burden of the war. If we go on spending our money as we are now, we shall see another break in American Exchange. *This probably would mean the suspension of specie payments, and we should have to tell the world we were unable to pay our debts.*"

Another break in sterling exchange has already begun. Will England suspend specie payments? Shall she soon tell the world she is unable to pay her debts? Is this $3,000,000 in Anglo-French bonds then a "sound investment"? Is Mr. Peabody a better judge of this investment than Sir George Paish?

I would say to Mr. Peabody: You, sir, are a director of the following Wall Street financial institutions that are members of the Morgan syndicate in the $500,000,000 Anglo-French war bonds:

Astor Trust Company.
Farmers' Loan & Trust Company.
Guaranty Trust Company.
National Bank of Commerce.

These institutions pay great dividends to their director-stockholders in profits derived from their syndicate operations. I would ask Mr. Peabody whether it was in his capacity as director in these banks of the Morgan syndicate that he bought the $3,000,000 bonds for the Mutual Life, of which he is President and trustee? In that case, I wish to call to his attention the Insurance Law printed at the head of this story:

Chapter 28, Par. 36.—"No director or officer of an insurance corporation . . . shall be pecuniarily interested, either as principal, co-principal, agent or beneficiary, in any such sale or loan."

If this is not a violation of the law, it surely is an evasion of the intents and purposes of the law enacted in 1906 by the Legislature of New York.

The Morgan syndicate buys its Anglo-French bonds for 96 and sells them to the insurance companies at 98. It makes a huge profit. Before the Law of 1906 was enacted, the Mutual could have been a member of the syndicate and have obtained its bonds at 96. But Paragraph 100 of the new Law prevents the Mutual from syndicate participations. Therefore, the Law, instead of having benefited the policyholders of the Mutual, merely serves the purpose of giving greater profits to the banking group of Wall Street.

Mr. Peabody, to whom did the two per cent. profit go when the Mutual bought those $3,000,000 bonds? To the banks of the Morgan syndicate?

Referring back to Mr. Peabody's letter, we see that at the request of one of the Mutual policyholders, who is clearly entitled to learn what Mr. Peabody is doing with the policyholders' money, the President ABSOLUTELY IGNORES THE MAIN QUERY—HOW MANY MILLIONS HAVE YOU PLACED ON DEPOSIT WITH THE BANKS THAT ARE MEMBERS OF THE MORGAN SYNDICATE?

Why does Mr. Peabody refuse to answer this question? On September 15, 1905, officials of the Mutual Life testified before the Armstrong Committee that the Mutual kept on deposit for two years with the National Bank of Commerce the enormous sum of $7,000,000, and kept still more millions on deposit with the First National Bank, Merchants' Exchange National Bank, Guaranty Trust Company, United States Mortgage & Trust Company, Central Trust Company, and Bank of Montreal.

The policyholders of the Mutual Life are entitled to know how much of their money is in the hands of the directors of those companies which are members of the Morgan syndicate, and being used for the purposes of the Morgan gamble in the war bonds. This question shall be answered, sooner or later. The money of life insurance companies cannot be imperilled in the hazardous syndicate speculations of the Morgan group.

These same questions I must address to George F. Baker, Mutual Life trustee, and director of the First National Bank, Astor Trust Co., Farmers' Loan & Trust, Guaranty Trust:—All members of the Morgan war loan syndicate.

I address them to Charles S. Brown, Mutual Life trustee, also director of United States Mortgage & Trust Company—Member of the Morgan war loan syndicate.

I address them to Edwin S. Marston, Mutual Life trustee, President of the Farmers' Loan & Trust Company—Member of the Morgan war loan syndicate.

To all those policyholders of the Mutual Life Insurance Company, who have written to me from every section of this country, wishing to know the facts which have been just disclosed, I give this advice:

Write to the Board of Trustees of the Mutual Life, demanding—

The resignation of Charles A. Peabody,

The withdrawal immediately of every dollar of their money which has been placed on deposit in the banks and trust companies of the Morgan syndicate for use in the $500,000,000 war loan gamble.

The return to the Morgan syndicate of the $3,000,000 bonds purchased. Any reputable bond house is at all times willing to take back from the purchaser the bonds it has sold, and at the price at which it sold them.

If these demands are refused, I shall further advise the policyholders as to their action with regard to the Mutual, for the law protects their interests in the company.

The Case of the Equitable Life Assurance Society

Statement sent to the managerial staff of the Society by Mr. John B. Lunger, First Vice-President:

"Many of our policyholders have made inquiry whether we have participated in any of the loans put out by the countries now at war in Europe; and doubtless similar inquiries have been made to you.

"No matter how safe as an investment or remunerative such loans may be, we feel that an institution engaged in the conservation of human life ought to confine its investments to the ordinary character, and therefore we have not participated in any European loans offered in this country since the beginning of the war."

It is a matter of satisfaction to the Equitable policyholders to learn that the Society will buy none of the war bonds. But it is lamentable, indeed, that no statement is forthcoming from the Equitable officials in response to the inquiries as to the amounts of the surplus funds of the Society that may be on deposit with the banks and trust companies of Wall Street, Morgan's syndicate members, and thus used in the flotation of this $500,000,000 bond deal. It is disquieting that these great life insurance concerns of Wall street persist in maintaining a singular reticence on this important question.

The Equitable is a proprietary company, the sole property of one man, who bought it on June 13th from Mr. J. Pierpont Morgan. This man is General T. Coleman du Pont, whose fortune comes from the manufacture of powder, of which a rich harvest has been sent to the Allies since the war in Europe began. Three powerful trustees represent Mr. du Pont in the management of the Society—three men whom he has so far retained since he bought control of the property.

These trustees elect the directors of the Society, of whom there are, I believe, fifty or so. So it may well be imagined what power is exercised by these three men, who hold in their hands, so to speak, $525,000,000 of the savings of the American people.

The first of these trustees is former Judge Morgan J. O'Brien, a gentleman of probity and integrity, against whom no objections have been raised.

The second trustee of the Equitable is Mr. Lewis Cass Ledyard. Mr. Ledyard is an old Morgan lawyer. He is director in the United States Trust Company, one of the syndicate participants in the Morgan bond loan.

He is now (October, 1915) on trial in the Federal Courts of this city, charged with violation of the Sherman Law, in the scandalous New Haven case, he having been a director of that railroad when the Elder Morgan "financed" it.

A trustee of the Equitable, the custodian of such a volume of the public savings, should be, as Cæsar's wife, above suspicion. He was a visitor in the Morgan library on that eventful night of September 11th. In the present circumstances Mr. Ledyard is absolutely disqualified from being an Equitable trustee, and should be at once removed.

The third trustee is Joseph H. Choate, who has reached an extreme age—eighty-three years. As a result of education and association, his tendencies are vehemently English.

Mr. Choate, at the dinner of the Pilgrims to the foreign bankers, held at Sherry's on October 1st, displayed his intense pro-English feeling in the following words: "Lord Reading is going back home with $500,000,000 in his pocket. And now I hope that every man, woman and child in the United States, who has got a hundred dollars, will invest it in this loan, and what's more, I hope that this is only the first instalment."

And this, despite the fact that Sir George Paish had said that if England kept on expending her resources, she would have to suspend specie payments and tell the world she could no longer pay her debts.

Is it to be supposed in the circumstances that Mr. Choate has any more regard for the savings of the Equitable stockholders than he has for the savings of every man, woman and child in this country?

Mr. Choate is certainly not qualified to remain longer a trustee of the Equitable, a custodian of the public's savings.

Otherwise the situation in the Equitable is similar to that which prevails in the Mutual Life. Many Equitable directors are also directors of the banks and trust companies which are participating in the Morgan loan syndicate.

C. B. Alexander, Equitable Life director, is also director of the Equitable Trust Company—member of the Morgan syndicate.

Henry W. de Forest, Equitable Life director, is also director of Metropolitan Trust Company, United States Mortgage & Trust, National Bank of Commerce—all members of Morgan's war loan syndicate.

E. B. Thomas, Equitable Life director, is also director of the United States Mortgage & Trust Co.—member of the Morgan war loan syndicate.

Valentine B. Snyder, Equitable Life director, is also director of the Guaranty Trust Company, National Bank of Commerce—both members of the Morgan war loan syndicate.

I would advise those policyholders of the Equitable who have written to me, that they address General T. Coleman du Pont, asking him to remove Messrs. Choate and Ledyard from their trusteeships. They should remember, however, that General du Pont, as sole owner of the Society, cannnot be compelled to execute these removals unless he wishes to do so.

However, the request should also be made upon General du Pont, that if any of the Equitable millions are on deposit with the banks and trust companies in the Morgan syndicate, they should at once be withdrawn, and in this General du Pont can be compelled to take action.

The Case of the Metropolitan Life

We are in receipt of the following communication from Mr. John R. Hegeman, President of the Metropolitan Life:

The Metropolitan Life Insurance Co.
John R. Hegeman, President.

New York, October 18, 1915.

Dear Sir:—Replying to your favor of the 16th inst. This Company is prohibited by the laws of this State from investing in securities in countries in which it does not do business. It does not do business in Great Britain or on the Continent of Europe.

Yours truly,
(Signed) **John R. Hegeman, President.**

We see that Mr. Hegeman also ignores completely the question whether the company, of which he is the proprietor, has on deposit with the banking institutions of the Morgan underwriting syndicate, any of the millions which his policyholders have entrusted to his care. This question, so vital to them, must be answered, all the more, since, as we have seen, Mr. Hegeman was one of those who went to the Morgan library on the night of September 11th.

Conditions in the Metropolitan Life also resemble those in the Mutual and Equitable companies. Many of the trustees are also officers or directors of the banks and trust companies making up the syndicate underwriters to the Morgan loan.

Haley Fiske, Vice-President of the Metropolitan, is also trustee of the Metropolitan Trust Company—member of the Morgan syndicate.

Robert W. de Forest, director of the Metropolitan Life, is also director of the New York Trust Company—member of the Morgan syndicate.

Otto T. Bannard, Metropolitan Life director, is also President of the New York Trust Company—member of the Morgan syndicate.

Albert H. Wiggin, Metropolitan director, is also President of Chase National Bank, director of Astor Trust, director Bankers' Trust, director Guaranty Trust, director National Bank of Commerce—all members of the Morgan war loan syndicate.

I would advise the policyholders of the Metropolitan Life to address Mr. Hegeman on this question, so important to them, whether funds of the Metropolitan are on deposit with any of the Morgan syndicate banks, of which so many of his directors are officers and directors.

The Case of the New York Life

We publish the following reply from the Second Vice-President of the New York Life:

New York Life Insurance Company
346 & 348 Broadway, New York
Office of
Second Vice-President

October 19, 1915.

Dear Sir:—We are in receipt of your communication of the 16th instant.

The matter to which you refer has never been presented to our Finance Committee. The policy of this Company has always been to invest only enough in foreign securities to maintain our reserve requirements in foreign countries according to law. We have no

reason to believe that the investment policy of the Company in this respect will be changed by our Finance Committee.

Very truly yours,
(Signed) **John C. McCall,**
Second Vice-President.

The reply of Mr. McCall can scarcely be regarded as satisfactory, since he also completely ignores the query whether his company has its surplus funds on deposit with the Morgan syndicate underwriters of the $500,000,000 loan to the Allies. Conditions in this company also resemble those of the Mutual, Equitable and Metropolitan Life companies. Directors of the company are also directors of the banks and trust companies in the Morgan syndicate.

John G. Milburn, New York Life director, is also director in the National Park Bank—member of the Morgan syndicate.

A. Barton Hepburn, New York Life director, is also Chairman Chase National Bank, director Bankers' Trust Company, director First National Bank—all members of the Morgan war loan syndicate.

I must advise the policyholders of the New York Life to insist upon a definite reply to the question whether the funds are being held on deposit in any of the Morgan syndicate banks, where they would undoubtedly be used for the purposes of the $500,000,000 loan. The New York Life is a mutual company, and its policyholders are entitled by law to know what the officers, their employees, are doing with their savings and surplus.

The Prudential Insurance Company

We are in receipt of the following reply from the Prudential:

Forrest F. Dryden, President
The Prudential Insurance Company of America
Home Office, Newark, New Jersey
October 11, 1915.

Dear Sir:—In answer to your letter of October second, I would say that The Prudential Insurance Company of America does not now own, and has never held, any securities of any European country.

The Prudential is forbidden by law to invest in the securities of any country where it is not doing business, and it is not operating in any European country.

I remain, Very truly yours.
(Signed) **Forrest F. Dryden,**
President.

I wish to reassure the anxieties of the Prudential policyholders. I REGARD THE PRESIDENT'S REPLY AS SATISFACTORY. THE PRUDENTIAL HAS NO AFFILIATIONS WITH THE MORGAN WAR LOAN SYNDICATE.

The Travelers' Insurance Company

We are in receipt of the following reply from the Travelers:

The Travelers' Insurance Company
Sylvester C. Dunham, President.
Hartford, Conn., October 18, 1915.

The Travelers is a stock company with a capital and surplus of over $13,000,000, by which its obligations to its policyholders are abundantly secured, in addition to the legal reserves required for that purpose. It does not bear the same relation to its policyholders that is borne by a mutual company, but I do not for that reason deny the right of policyholders to inquire for and receive information respecting the company's investment policy, which has always been extremely conservative as the investments of a life insurance company should be.

The specific inquiry in yours of the 15th relates to the purchase of the Anglo-French bonds about to be issued.

The Travelers will not invest in them because it is its well-settled policy to invest its resources in the states and communities from which it derives its premium income. The Travelers transacts no foreign business except in Canada, and following the practice noted, its investments are limited to the United States and Canada. In Canada it makes only such investments as are required by the laws of the Dominion for the maintenance of its reserves for that country. All the rest and the vast majority of its resources are invested in the United States. It is not necessary to go elsewhere for such securities as the Travelers requires, which are chiefly state, municipal and corporate bonds and first mortgages on real estate.

(Signed) **S. C. Dunham,**
President.

The courteous reply from Mr. Dunham must be HIGHLY SATISFACTORY TO HIS COMPANY'S POLICYHOLDERS. THE TRAVELERS HAS NO ALLIANCE WITH THE MORGAN WAR SYNDICATE.

The Case of the Home Life Insurance Company

We are in receipt of the following telegram:

Cincinnati, O., Oct. 26.

During our absence from city we noticed in recent issue that you have connected Home Life Insurance Company of New York with foreign war loans. This Company confines its business solely to United States and its investments to American securities. Under the law, companies which transact no foreign business are prohibited from investing in foreign securities of any nature. Please make this correction, as above publication has been the cause of much annoyance.

W. A. R. Bruehl and Son, General Manager.

I regret personally that this publication has been of annoyance to Mr. Bruehl, but I have no correction to make. I emphasize and repeat: Messrs. William A. Nash and Francis L. Hine, directors of the Home Life, attended the conference in the Morgan Library on the night of September 11th. Mr. Hine is closely identified with many banks that are syndicate participants in the Anglo-French loan.

I fear Mr. Bruehl has sent his telegram to the wrong address. He should send it to the President of the Company, and ask him to issue an unqualified denial that any surplus funds of the Home Life are on deposit in any of the Morgan banks participating in the Anglo-French loan.

When men and women address me from every section of this country, asking me to advise them in safeguarding their savings in the life insurance companies, on which they depend as a provision for the future of themselves and their families, I cannot conscientiously advise them to place confidence in companies whose managing directors are close associates of J. Pierpont Morgan in his syndicate operations. What Morgan management means, we have seen in the New Haven. Such life insurance companies must clear themselves by unequivocal statements that not a dollar of their policyholders' money is being used for syndicate participations in any of the Morgan syndicate banks.

Replies to Insurance Queries

F. A. W., Easton, Pa.—I think you will find the information you ask concerning the Metropolitan Life in this issue.

Will Ott, La Crosse, Wis.—You will find reports concerning the life insurance companies in this issue.

R. A. K., San Francisco, Cal., writes as follows: Upon my protest to the Home Insurance Co., of New York, concerning "War Loan" subscription, the company writes to me as follows: ". . . take the opportunity to say that the article in The Fatherland to which you refer is totally misleading so far as it indicates any connection or participation on the part of this company with or in the British and French joint loan recently arranged for in this country. No one, acting as a representative of this company, has had anything whatever to do with the subject. This company has not invested directly or indirectly in any of the so-called 'war loans.' In fact, the laws of this State governing investments of the funds of an insurance company organized in New York State would prevent our taking any such investment. . . ." Will you kindly investigate this statement and inform me as to the result of your efforts? Very truly, R. A. K.

I regard the reply of the Home Insurance Company as quite satisfactory. The name of the company was mentioned in The Fatherland because Mr. Lewis L. Clark, one of its directors, had attended the secret conference in the Morgan Library.

A. W. O., Indianapolis, Ind., asks: "Is the Connecticut Mutual Insurance Company, or the John Hancock Life Insurance Company, in any particular interested in the flotation of the new English war loan?"

To the best of my information neither of the companies mentioned is permitting the use of its funds in the flotation of the war loan.

C. S., Brooklyn, N. Y., writes: "I hold a twenty-year life policy in the Aetna Life Insurance Company. I do not wish to have one cent of my money used for this loan. Please advise me as to the course I should pursue."

To the best of my information, the Aetna Life is not participating in the loan.

HOW THE BANK DEPOSITORS OF NEW YORK BEAT THE LOAN

By Jeremiah A. O'Leary

THE half billion war loan to Great Britain and France for the benefit of Russia has been a failure because American citizens refused to purchase hyphenated bonds at 98, whose real market value was less than 50. Through the efforts of German-American newspapers throughout the United States, the great Hearst newspapers, the public statements of men like Henry Ford, William Jennings Bryan, Champ Clark, Professor Burgess, William Bayard Hale, and others, and through the determined organization of over $60,000,000 in bank deposits by the American Truth Society, the great financial institutions of the City of New York, controlled by the fiscal agents of the British Government in the United States, were compelled to unload the half-billion-dollar loan upon the public. The public had been well prepared by the pro-British press during the fourteen months of war and by the fruitless offensive on the western battle front, accelerated by about 800 of the cleverest bond salesmen which our financial world has produced, who were advised along practical lines by J. P. Morgan himself. The bonds have now been returned by Mr. Morgan's unsuccessful salesmen, after an expenditure of hundreds of thousands of dollars in advertising, to their subscribers—the banks. Thus the Morgan group, in its first financial encounter with the patriotic American opposition, has been defeated.

The writer having found himself in the midst of this great question has been requested by THE FATHERLAND to outline a plan of future campaign for the entire country along the lines which have proved so successful in the City of New York. In doing this it will be necessary to detail to some extent the work which has made the sale of Anglo-French bonds an impossibility in the City of New York.

In the first place, the sources of money to our New York City banks are as follows:

Public funds.

Private depositors.

Corporation depositors.

Depositors of savings bank with national banks and trust companies.

Country banks.

Of all these the private depositor is the largest provider of funds. The problem then was to organize the private depositor. The German-American has been sneered at as a political nonentity, but as a bank depositor he has proved himself a power. Before the war he was busy in productive pursuits and avoided politics as an unproductive occupation. On questions of neutrality he has been disregarded because of his private business preferences. The National Administration has gone ahead as though the German-American did not exist in the country. There was nothing he could do to curb the pro-British tendencies of officials who theoretically represented him. With the money question, however, the situation was radically different. *There* was his opportunity. *There* was the battle ground upon which he could meet the partisan pro-British financier with tremendous forces. The dollars he had saved for years were now about to be impressed by J. P. Morgan & Company for private profit into the services of his country's traditional foe. For the first time his pocketbook became involved. His business instincts were aroused. The promises of political reprisal he had made to himself he then determined to put into effective action.

The American Truth Society, to meet the situation, organized its Bank Depositors' Committee of One Hundred. Mass meetings were held almost every night. Thousands of citizens throughout the city responded, and in less than four weeks over sixty millions of dollars in bank deposits were organized into a solid fighting force, and, represented by their committee, served notice upon the savings banks of the City of New York as well as national banks, State banks and trust companies, that their deposits would be withdrawn in the event that they participated in the loan. The bankers of the city were thrown into a panic. They received hundreds and thousands of letters threatening to withdraw deposits. They hastened to issue public statements denying their participation in the loan, with the result that the two and a half billion banking resources upon which Morgan relied for floating his loan were substantially subtracted from by those institutions which feared the wrath of their depositors. Later the Morgan Syndicate, headed by the National City Bank, sent out a circular in answer to the public agitation against the loan. Later still it sent out a circular announcing the loan, followed by great public advertisements in practically every paper in the country. At this time the banks which subscribed were announced. Following the announcement of the names of these banks the Depositors' Committee of One Hundred immediately asked savings banks in the City of New York to give it the names of the national banks and trust companies where the savings banks had monies on deposit. The information asked for by letter was refused. The Depositors' Committee of One Hundred then sent personal representatives to fifty of the largest savings banks in the City of New York, insisting upon an answer. Again the savings banks refused. The Committee then forwarded a demand for the information to the Superintendent of Banks at Albany. The Banking Department has up to the present moment failed to reply. The Committee then forwarded a complaint against both the savings banks and the Banking Department to the Governor of New York, whose reply is awaited with interest.

In the meantime the public mass meetings have gone on. Thousands of new bank depositors have been enrolled and within a short time it is expected that at least one hundred million dollars in bank deposits will be organized to demand the names of the national banks and trust companies where the savings banks of the City of New York have deposited their money.

While this great public agitation has been going on the newspapers in the City of New York have been silent. At mass meetings the loan commissioners of England and France have been publicly stigmatized as beggars. The firm of J. P. Morgan & Company has been denounced as "bank bunglers." The newspapers which have written editorials advising the people to buy the bonds and defending the loan have been called "accomplices of crooks," and bankers who have attended banquets tendered to Lord Reading and others, while the bank depositors have called mass meetings of protest, have been characterized as "faithless to their sacred trust."

The question which is still unanswered is "IN WHAT NATIONAL BANKS AND TRUST COMPANIES DO YOU DEPOSIT YOUR MONEY?"

This summary of the work of a Bank Depositors' Committee of One Hundred brings the writer to the next move which should be made to make the success of the opposition complete. The bank depositors of the whole United States should be organized along similar lines. Every city and town in every section in the United States should have a Bank Depositors' Committee of One Hundred. This Bank Depositors' Committee of One Hundred should hold mass meetings in their cities and towns and should present a resolution to every bank in every city and town outside of New York, asking that bank—*"In what national bank or trust company in the City of New York do you deposit your money?"* If this is done and done effectively the two greatest sources of money relied upon by the firm of J. P. Morgan & Company to pay for munitions, which are destined to destroy human life, will be organized and fortified not only against participation in the present loan but also in any future loans which have been planned. The British pound sterling is again showing weakness. When it goes down to $4.50 again the buccaneers of Wall Street will begin another offensive to support it. The bank depositor is the strategic implement of defense. If the savings bank depositors of the City of New York and the country bank depositors of the United States bring sufficient pressure upon the banks, where they have their money deposited, Mr. J. P. Morgan will suffer the fate of Jay Cook; his hyphenated bonds will go begging even amongst our banks, and his hyphenated banking house will live in the future merely as an unpleasant memory for those who held it as an institution greater in importance than the ideals and traditions of our Republic.

GENERAL VON STEUBEN, WASHINGTON'S FRIEND AND AID, THE GERMAN-AMERICAN WHO HELPED MAKE THE REPUBLIC

By Dr. C. J. Hexamer

(On the 9th of October a monument to a great hyphenated American, General Steuben, was unveiled at Valley Forge. The newspapers of the country paid no attention whatsoever to the event. It is not recorded that President Wilson sent a message of felicitation. We reproduce herewith Dr. Hexamer's inspiring speech and pictures of the monument designed by another hyphenated American, Walter Jaeger.)

ONE of the manifold duties, carried on for sixteen years, in the beneficent work of the National German-American Alliance is the marking of historical sites and the erection of monuments to instill patriotism in the hearts of the American people. It is not necessary to tell an audience like this that every American of German birth or extraction feels the sentiment of Rufus Choate, who wrote:

"We join ourselves to no party that does not carry the flag and keep step to the music of the Union."

As a prominent lawyer of Baltimore, a native of the United States, whose ancestors were German, recently wrote:

"The while the unhyphenated but ardent English-Americans have boldly advocated the abrogation of our Independence by suggesting that we make common cause with the 'Mother Country' and in the interest of a 'common Anglo-Saxon' civilization the German-Americans have asked nothing but fair play for the Fatherland and have cast their weight against the treasonable idea of a common cause with England. For us the words of Thomas Jefferson are still a guide and warning: 'Peace, commerce, and honest friendship with all nations, entangling alliances with none.'

"This has been the height of our offending. For this we have been threatened with the mob and its blind vengeance, by a press which has proven itself unfair and forgetful of its duty to the American people.

"As German-Americans we are proud to mark ourselves as being of the kin and blood of a brave and great people; a people whose achievements in war and in peace make it an honor to be known as German.

"But with all this, true to our country, we shall live as Americans and die as Americans."

I cannot better open these exercises than by reading the letter which Steuben, who arrived at Portsmouth, N. H., on December 1. 1777, wrote to the Continental Congress on December 6, 1777:

"Honorable Gentlemen: The honor of serving a nation engaged in defending its rights and liberties was the motive that brought me to this continent. I ask neither riches nor titles. I am come here from the remotest end of Germany, at my own expense, and have given up an honorable and lucrative rank. I have made no condition with your deputies in France, nor shall I make any with you. My only ambition is to serve you as a volunteer, to deserve the confidence of your General in Chief, and to follow him in all his operations as I have done during seven campaigns with the King of Prussia.

"Two and twenty years spent in such a school seem to give me a right of thinking myself among the number of experienced officers, and if I am possessed of the acquirements in the art of war they will be much more prized by me if I can employ them in the service of a Republic such as I hope soon to see America. I should willingly purchase at the expense of my blood the honor of having my name enrolled among those of the defenders of your liberty. Your gracious acceptance will be sufficient for me, and I ask no other favor than to be received among your officers. I venture to hope that you will grant this my request, and that you will be so good as to send me your orders to Boston, where I shall await them and take suitable measures in accordance."

And to Washington he wrote on the same day:

"Sir: The inclosed copy of a letter, the original of which I shall have the honor to present to Your Excellency, will inform you of the motives that brought me over to this land. I shall only add to it that the object of my greatest ambition is to render the country all the service in my power, and to deserve the title of a citizen of America by fighting for the cause of your liberty. If the distinguished ranks in which I have served in Europe should be an obstacle, I had rather serve under Your Excellency as a volunteer than to be an object of discontent to such deserving officers as have already distinguished themselves among you.

"Such being the sentiments I have always professed, I dare hope that the respectable Congress of the United States of America will accept my services. I could say, moreover, were it not for the

The Statue of General Von Steuben Unveiled at Valley Forge

A Section of the Monument Showing General Von Steuben Drilling Washington's Troops

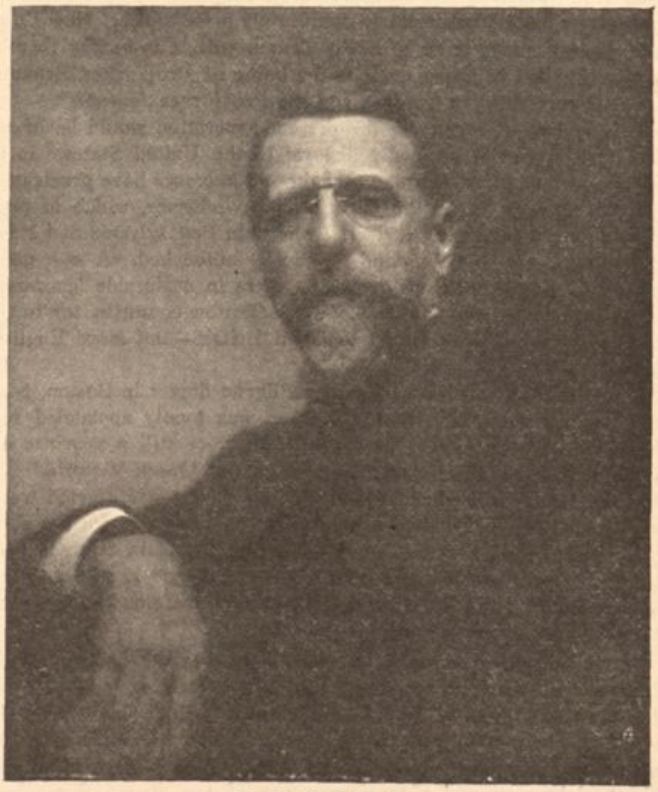
fear of offending your modesty, that Your Excellency is the only person under whom, after having served the King of Prussia, I could wish to follow a profession to the study of which I have wholly devoted myself. I intend to go to Boston in a few days, where I shall present my letters to Mr. Hancock, Member of Congress, and there I shall await Your Excellency's orders."

How well Washington soon appreciated his services was shown six weeks after Steuben had commenced his active work, when Washington made the following report to Congress:

"The extensive ill consequences arising from a want of uniformity in discipline and maneuvers throughout the army have long occasioned me to wish for the establishment of a well-organized inspectorship, and the concurrence of Congress in the same views has induced me to set on foot a temporary institution, which, from the success which has hitherto attended it, gives me the most flattering expectations.

"Baron Steuben's length of service in the first military school of Europe and his former rank pointed him out as a person peculiarly qualified to be at the head of this department. This appeared the least exceptionable way of introducing him into the army, and the one that would give him the most ready opportunity of displaying his talent. I, therefore, proposed to him to undertake the office of Inspector General, which he agreed to do with the greatest cheerfulness, and has performed the duties of it with a zeal and intelligence equal to our wishes.

"I should do injustice if I were to be longer silent with regard to the merits of Baron Steuben. His knowledge of his profession, added to the zeal which he has displayed since he began upon the functions of his office, leads me to consider him an acquisition to the service, and to recommend him to the attention of Congress."



WALTER JAEGER
The Creator of the Steuben Monument

A HYPHENATE'S DEFIANCE

By Peter Golden

(A certain distinguished citizen has seen fit to lecture the only people who always stood by this country when it was in danger upon their supposed want of loyalty to "the flag." He has threatened us with all manner of punishment, even that of having us shot in the back, typical perhaps of the mode of warfare that type of warrior pursues. It might not be amiss for some of this gentleman's friends to supply him with a sedative.)

PRATE not about the "flag" to us,
We've never been to it a stranger.
'Twas *we* who rallied round its folds
And saved it when it was in danger;
Each battlefield's dyed with the blood
Of those who fell that flag defending,
And Glory's splendid coronal
Above their graves to-day is bending.

We glory in our hyphened names,
We love the motherland that bore us,
Nor shall we once forego that love
Whatever flag is floating o'er us.
He who is recreant to the land
That all his people lived and died in
Will never honor by his life
The land he happens to reside in.

We never failed the country yet,
And when the foe would fain invade it,
The hyphens leaped to its defense
And none defended it as they did.
And if a crisis comes again
We'll be found foremost in the vanguard,
And with our bodies and our lives
We'll make a shield for Freedom's standard.

We did not have to come to learn
What patriotism is from you, sir,
Nor shall we suffer you to say
What policy we must pursue, sir.
And when again in threatening tones
You shriek, be careful whom you *bray at*,
And if *you're* spoiling for a fight—
Well, that's a game that two can play at.

SECESSIONIST NEW ENGLAND

By Frederic Franklin Schrader

BOTH as regards the allotment of the Allies' war loan by States, and the state of public sentiment, indicate that the seat of inflammatory propaganda against everything German is New England, independent of New York City, where Wall Street and its press organs influence the situation.

In New England, and wherever New England is represented in high places, public sentiment is significantly pro-English. New England feels itself fettered to Great Britain with a sympathy that is hardly equalled in Canada. It is the home of Prof. Eliot, Senator Lodge, Representative Gardner and the Providence *Journal.*

This feeling of loyalty in the present generation would be beautiful if it were not decidedly disloyal to the United States. It is the one section where German thought and influence have penetrated but sparingly to leaven the masses. This influence, which in pre-Revolutionary days exerted itself strongly in Pennsylvania and New York State, left New England practically untouched. A new generation of Englishmen has grown up there in deplorable ignorance of its indebtedness to Holland and the Teuton countries for institutions erroneously attributed to Great Britain—and more English than the English.

It was on some such occasion as a Pilgrim dinner in Boston, possibly twenty years ago, that a speaker was loudly applauded for declaring that the United States by right were still a province of England and that their rightful sovereign was Queen Victoria.

If the favor with which this interesting theory was greeted were merely an isolated instance it might pass as evidence of a too generous sacrifice of libations to Bacchus, but the plain truth is that a large element of the population of New England is still as Tory as it was during the Revolution and has never become reconciled to the principles of American independence.

In New England alone it is openly held that the importance of the Declaration of Independence has been greatly exaggerated and that the war so happily brought to a close in 1776 decided absolutely nothing. There men drink to the King of England and talk of erecting monuments to British valor, as though Boston were Montreal. There eight men and nine women out of ten regard themselves descended from the *Mayflower,* forgetting that the first New England settlers were glad to escape the tyranny of the mother country and grateful for the refuge, hospitality and freedom of thought granted them in Holland.

"Massachusetts was settled by men educated eleven years in the Dutch Republic, in 1620," writes Dr. William Elliot Griffis. "It was the men trained in Holland who made the Plymouth settlement a success, for the best emigrants in the next five years, or until John Robinson died, as Palfrey shows, were emigrants from Leyden."

The same author tells us that the history of the United States has not yet been written except by New England historians, "who have a tendency to forget, or do not like to know, what New York, Pennsylvania and Virginia have done. Even yet, in the eyes of English historians, republics are not quite respectable."

In a speech before the Liberal Club of Buffalo the late Associate Justice of the United States Supreme Court, David J. Brewer, declared:

"I know that a Massachusetts lawyer years ago sneered at the Declaration of Independence as a collection of glittering generalities, but it takes the audacity of a Boston preacher to say in effect that the Declaration is a lie."

Justice Brewer referred to the Rev. W. T. Perrin, one of the ablest Methodist clergymen of Boston then living. According to the Boston *Congregationalist,* Perrin defended the annexation of Porto Rico, Hawaii and any other Spanish possessions, "holding that *the people of the country are realizing the absurdity of the clause in the Declaration of Independence which says that the Government derives its just powers from the consent of the governed. . . .* The logic of events has made it our duty to do so, and duty is greater than theory. *Government derives its powers from God and God alone, and the nations are responsible to him.*"

Wisely Justice Brewer pointed out that this assumption of divine authority has been the cry of every despot since Louis XIV, who said: "I am the State."

Only a few years ago a book issued from a New England printing press, which sought to prove that Benjamin Franklin had tampered with the funds entrusted to his care while Postmaster-General of the United States, and that all the prominent men of the Revolutionary period, practically from Washington down, were embezzlers and scoundrels deserving the pillory.

A friend writes under date of September 28th last: "Last week a friend of mine of many years' standing expressed openly that he wanted the country to be a province of England. Another one, an officeholder (four of us at whist), said nothing, but is so strongly English that I know he agrees to it."

While New England was still torn by sectarian controversies, and slowly emerging from her dark age of witch baiting, excommunication and religious persecutions, the Germans of Pennsylvania were recording the first protest against slavery on American soil, setting up printing offices and publishing books on philosophy and science. The Declaration of Independence was first published in the German language in a German newspaper in Pennsylvania.

"Were time and space given, it could be clearly shown that we are less an English nation than composite of the Teutonic people," writes Dr. Griffis, who has exhaustively demonstrated that some of the most precious American institutions came from Germany and Holland, and never were known in England. William Penn, who brought over the Germans of the Falatinate and settled them in the State now bearing his name when their homes and farms had been ravished and laid waste by Louis XIV, was the son of a Teuton mother, Margaret Jasper of Rotterdam, and Dutch was his native language as well as English (Griffis). He preached in Dutch and himself wrote "the grand constitution of Pennsylvania."

We are told by the New England historians that our charters of liberty came to us by way of England, but the Great Charter was only a copy of the great charter of the Dutch republic, and it is significant that while Penn was writing that of his State he lived in Emden—the oldest known home of the written ballot and one of the cities of refuge to the English Protestant refugees—with the laws of Friesland, the old home of the Anglo-Saxons, daily before his eyes. Pennsylvania, in proportion to her numbers, lost more than any other State during the Civil War for freedom. Fully half of her governors have been descendants of the Palatines and German settlers.

Equally the Teutonic influence was active in New York. Dr. Griffis, in his preface to "Sir William Johnson and the Six Nations," says: "Having no royal charter, the composite people of New York, gathered from many nations, but instinct with the principles of the free republic of Holland, were able carefully to study the foundation of government and jurisprudence. In the evolution of this commonwealth the people were led by the lawyers rather than by the clergy. Constantly resisting the invasion of royal prerogatives, they formed, on an immutable basis of law and right, that Empire State which in its construction and general features is of all those in the Union the most typically American. Its historical precedents are not found in a monarchy, but in a republic. *It is less the fruit of English than of Teutonic civilization.*"

In this State occurred the first prosecution of an American rebel. His name was Jacob Leisler, Vice Governor of the Province of New York, and he was a German. The first man legally to establish the principle of the freedom of the press on American soil was a German printer in New York.

Unfortunately New England has been writing the history of America. While it has embalmed in the solemn annals of our country every amour by a green New England hillside, and surrounded it with a nimbus of historical glory, as Hon. Champ Clark intimated at one time during a speech in Congress, the history of the States that did not owe their origin to the somber English Puritans is a closed book. They have made a hero of Paul Revere, but they are studiously silent about Barbara Frietchie, whose ancestors came from Germany.

With appalling frankness men in Massachusetts still proclaim their allegiance in spirit if not in body to the British King. Let us quote the Boston *Post* of November 22, 1914, for an incident that casts a peculiar sidelight on the state of sentiment in New England:

"A toast to King George and the British army and navy and a proposal to place on Boston Common a 'monument to British valor' were the most astonishing events that transpired at the meeting of the Boston chapter of the Sons of the American Revolution at Young's Hotel last night. The toast, given in conjunction with one to the President and our own army and navy, was drunk standing, but the monument proposed, made by Lieutenant-Colonel John Stuart Barrows, was received with absolute silence. A bombshell was discharged on the assembly by Major James W. H. Myrick, who applied for membership. *After a love-feast, in which deep sympathy with England was expressed by the members as coming from English forefathers,* and in the presence of four invited guests, members of the Veterans, of the British army and navy, Major Myrick declared himself an intense admirer of the Germans, declared that if they could win they deserved to. However, he was alone in these views."

They are drinking toasts to the King of England, these Sons of the American Revolution, whose forefathers shed their blood and sacrificed their property to the cause of American independence against the British king of that day. There was no protest against the toast, nor against the infamous proposal to erect a monument to British valor—British valor in shooting down their ancestors! Only silence! And Major Myrick was alone in his views!

The revival of New England's devotion to the mother country is significantly coeval with New England's decadence, as that of New England is coeval with the degeneracy of Old England. The great minds of thirty years ago—Emerson, Longfellow, Whittier, Hawthorne, Thoreau, Lowell, Holmes, all contemporary giants—seems as remote as the golden age of Pericles. Their places are filled by an Eliot—and—who? The greatest novelist in New England to-day, Winston Churchill, is a native of St. Louis, and he has chronicled how the Germans saved the State of Missouri to the Union.

To the average New Englander, so loyal to "the mother country," the "hyphen" represents disloyalty to England rather than to the United States.

MISS CAVELL AND BRAND WHITLOCK

IN Belgium a British war traitor who had been conspicuous for her work in behalf of the Allies on being apprehended was tried, confessed of her own accord and was duly executed. This is a regrettable incident in the business of war. Nathan Hale, the American patriot, was hanged by the English for a similar crime. But Washington did not call King George's troops cruel for that reason, and when Major Andre was captured Washington insisted that he be hung. The spy is the most dangerous foe an army can deal with. It has been a long recognized rule of warfare that when caught the spy or the war traitor must be executed. This was the case with Miss Cavell, the English nurse. Now Brand Whitlock knows this as well as anybody else. But he saw in the incident an opportunity to spring into the limelight and to aid the Allies. So he forthwith wrote a lachrymose and maudlin account of the affair to the Foreign Office in London. The Germans have in this war more than once been the victims of English nurses. It is easy to recall the dramatic note written by Jenny Reading to her brother. Gerhart Hauptmann at the time wrote a remarkable poem in behalf of Richard Reading's sister. We herewith quote her letter that speaks for itself:

September 23, 1914.

My Dear Brother: I am pleased to hear you are in good spirit. I wish I was with you. I would like to be a nurse. I am sure I could kill one or two Germans.

Your affectionate sister, JENNY.

According to newspaper advices, one of the German spies recently executed in London was Mr. von Wedell, formerly of New York. He was seized by the British authorities on his way across and charged with having assisted German officers of reserve residing in the United States to return to their country. What he was alleged to have done in a neutral country, Miss Cavell was convicted by courtmartial, to have done within the territory under German war administration. The fact that in the one case the culprit was a male, and in the other a female, cannot make any possible difference. Such is the stern necessity of war.

The regulations of the United States Federal armies dwell explicitly on this point. On April 24th, 1863, among General Orders, Number 100, is the following ruling: Section 102. *The Law of War, like the criminal law regulating other offenses, recognizes no difference on account of the sex of the culprit, concerning the spy, the war traitor, or the war rebel.*

No discrimination was shown Mrs. Surrat on account of her sex. She was hanged by order of the Government.

However, the whole matter shows to what extent our Anglophiles will go. Doubtless spies of both sex are executed in all the belligerent armies almost every day. But we shall wait a very long time before Mr. Brand Whitlock will protest to any one because a German spy has been executed. The tremendous publicity given to the execution of Miss Cavell is easily explainable.

England controls the cables and news channels, and has a censor who carefully suppresses all news of the shooting of German spies in the Tower, giving neither their names nor sex, but simply recording the accomplished fact. Nothing is allowed to reach the outside world regarding the infamous treatment of German women and children in London, hounded like wild animals and driven to the brink of starvation while husbands and fathers are being slowly tortured to death in English concentration camps.

The *Times* and papers of its ilk have no space to record the persecution of the Jews in Russia, but they have columns for Armenian atrocities and pages devoted to the execution of a legal death sentence in the case of an English woman.

The fact is deplorable, but it is not half as deplorable as the atrocities committed on German women and children in the streets of London. Let us quote Mr. Adolph Brougier on this subject:

"The condition of German women and children in London is frightful beyond description. Nobody will employ them, and necessity has driven them to street beggary. And nearly all of them are respectable and refined people who never dreamt of being placed in such a frightful position.

"The condition of the German women and children is simply pitiable. I don't know what is to become of them. The hatred of the English is so great that the nation has become perfectly callous toward these miserable wretches. Even educated Englishmen admit this. The violence of the lower classes, whenever the condition of these unfortunate women and children is mentioned, is simply indescribable."

THE FATHERLAND

Fair Play for Germany and Austria-Hungary

NEW YORK, NOVEMBER 3, 1915

A PUT-UP JOB

THE statement of the self-confessed "agents" of the German Secret Service, who are alleged to have engineered a campaign against the shipment of ammunition by the sinister use of dynamite, is evidently a put-up job. The men may be misguided enthusiasts. They certainly are not connected with the Secret Service of the Wilhelmstrasse. If they belonged to the Secret Service they would have kept their service secret. In all likelihood the entire sensation was concocted by allied agents in a last desperate attempt to regain the sympathy of the American public forfeited by their deliberate insults to the American flag.

SUSPICIOUS EXPLOSIONS

WE have always suspected explosions on ships carrying prepaid munitions of war. For the chief beneficiary of these explosions in case of a successfully destroyed cargo is the manufacturer of ammunition. It means double the money in his pocket, for the Allies, relying entirely on the murder output of American factories, are forced to repeat their order. In the beginning of the war several American manufacturers, with the connivance of dishonest foreign agents, furnished defective merchandise to the Allies. Who knows whether the ammunition that is furnished by mushroom factories employing unskilled men would be fit for use if it reached its destination? BLOWN UP CARGOES TELL NO TALES.

PRESIDENT WILSON'S NEUTRALITY

PRESIDENT WILSON refused to meet Dr. Dernburg on the ground that it did not coincide with his notion of neutrality to receive agents of the warring nations. But President Wilson graciously received Lord Reading, the bankrupt London stock broker, sent to the United States to negotiate a loan for the Allies. Two American officers were censored because they were present at a toast to the Kaiser in German, although they did not understand German, but we have not heard that Dudley Field Malone, Collector of the Port of New York, and other Federal office holders, who toasted the King of England and drank to the success of the Allies at a recent banquet given by Wall Street to the British Commissioners, have been disciplined by the White House.

TOO GOOD TO BE TRUE

THE rumor already denied of Ambassador Page's resignation is too good to be true. Mr. Wilson's speech, "America First," should have prompted at once such a response from our Ambassador at the Court of St. James. Evidently this dubious patriot who, without blush of shame declared that our country is "English-ruled and English-led," is not afraid of the "gentle hazing" which his master in the White House recommends for "hyphenated" Americans. Perhaps Page knows the President's mind better than we do. It may be that the President objects only to the straightforwardness of German-Americans. He may have no objection to English flunkeys.

ENGLAND'S DARKEST HOUR

THE Russian Duma is dissolved. The Czar is trembling on his throne. Delcassé who, with Iwolski, the Russian Ambassador in France and the late King Edward, is responsible for this disastrous war, has resigned under fire. England's Allies have failed her. Greece and Roumania scorn her bribes. The English Cabinet is crumbling. Vainly the British monarch, breaking with the precedent of centuries, addresses himself to his people. Yet the Asquith Cabinet will probably continue in power, for no other cabinet will be found that is willing to make itself the scapegoat of Great Britain's blunders. For once the Premiership of England is like a yellow dog that nobody wants to own.

This is indeed "England's darkest hour." Let us hope that it will teach her the lesson of humility. We find no fault with the English people, the dupes of British Imperialism. But the insolent clique of plutocrats and autocrats, who have plunged England into a dishonorable war to perpetuate their stranglehold on the wealth of the people, must be extirpated before England will rediscover her soul. It may not be necessary for the Zeppelins to undertake this task. England may take this work into her own hand. Certain recent editorials in the English press strongly suggest the hemp.

THE MEN OF THE *EITEL FRIEDRICH*

NO one can tell whether the missing German sailors from the *Eitel Friedrich* perished in a storm or whether they deliberately escaped from internment. It should be clearly understood that they did not break their parole, for they did not give their parole individually. The captain gave his parole for the crew. It is the captain who has been far more wronged than the United States Government. Perhaps their desire to serve their country was stronger than their sense of obligation to their commander. They may not have felt a profound obligation toward the United States. If they have not acted in good faith with the United States Government, perhaps the thought suggested itself to them that the United States Government has not dealt in good faith with their country. Their action, no doubt, is technically wrong. If caught, they will face the penalty without flinching. But if they should have escaped, if they should be raiding the seas again, no lover of romance can fail to admire their pluck, no matter how much he may disapprove of their ethics.

"J'ACCUSE!"

THE strictly neutral press of the country is referring in such terms of ardent satisfaction to the anonymous book, "J'Accuse," which made its appearance in Geneva, Switzerland, some time ago, and is reprinting extracts from it with such a disinterested view of demonstrating with what abhorrence a real sober-minded German views Germany's alleged responsibility for the war, that it may be worth while to scrutinize a little more closely the responsible authorship of this famous work. The author has been identified as Dr. Richard Grelling, a lawyer, who is wanted in Berlin for shady transactions, and is a fugitive from justice. The publisher is Dr. Anton Suttner, who was disbarred from practice by the bar association of Berne. The book was written in Paris and paid for by the French publicity bureau.

PATRIOTIC SELIGMANS

THE New York *Staats-Zeitung* recently printed in a mourning border the names of the three Wall Street financial institutions whose names have hitherto been classed as firms of German affiliations, but were named among the underwriters of the loan of $500,000,000 to the Allies. Included in the list was the firm of J. & W. Seligman & Co., whose literary partner promptly sent a letter to the paper in which he stated that the firm is "not German, nor yet German-American, but that we are unqualifiedly, unadjectived Americans." Furthermore, the firm made known its grievance that the *Staats-Zeitung* did not print a mourning border around the names of the women and children "deliberately and heartlessly murdered by the sinking of the *Lusitania*." "That black mourning border you seem to have reserved for American bankers seeking to render a disinterested service (!) to their country by helping to keep its (murder?) industries going through credits to its foreign customers," concludes the remarkable contribution to the humors of the war.

Observe that the participation of the firm in the loan is a purely disinterested, patriotic service. Wasn't it Dr. Johnson who said, "Patriotism is the last resort of a scoundrel"? We ask for information and make no allegations. But we would like to inquire whether we cannot be just as good American though we do not subscribe to the fund for the continuance of the war, or prove recreant to those whose faith we enlisted and who believed in us without being advised that their faith was misplaced? And whether the euphonious excuse of patriotism does not in some cases involve a betrayal of our own country for the benefit of a foreign power, since we read in the *Times* of October 15: "Allies' Loan Aids Russia—Britain and France Promise to Finance Her War Needs."

As for the "murder" of women and children by the sinking of the *Lusitania*, some Wall Street concerns are not immune from suspicion of having wrecked American homes and murdered women and children without taking the risk connected with the sinking of an enemy's munition ship, and that, too, in times of piping peace.

Moreover, we can hardly believe that the joint stock company of hearts patriotically pulsating in the breast of the Wall Street firm of J. & W. Seligman & Co., need be bowed down with inconsolable grief when Sir Philip Wilbraham, chancellor of the diocese of Chester—certainly as good an Englishman as any Seligman—refused to permit, as we read in the *Sun*, a memorial tablet to a victim of the *Lusitania* in a Holyoke church to bear the inscription: "Who was murdered on the *Lusitania* by the Germans."

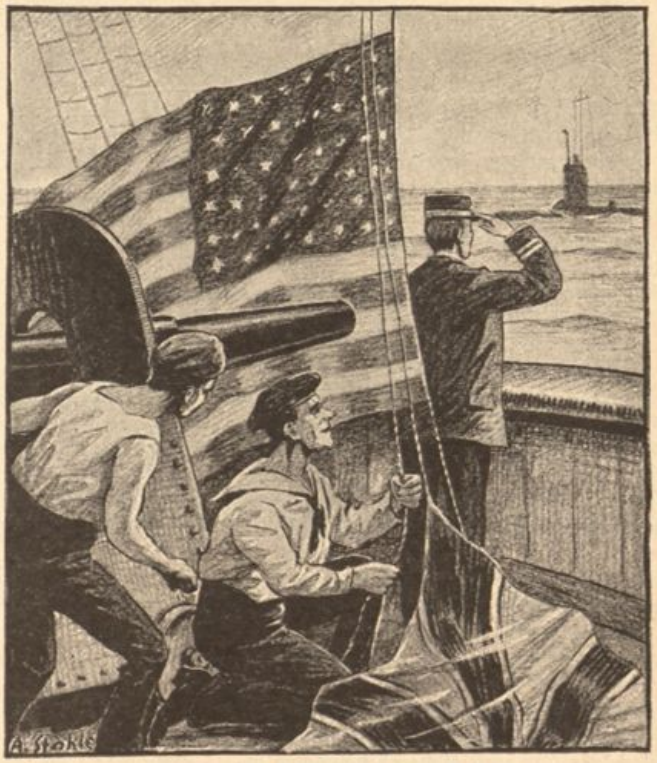
THE PIRATE SHIP *BARALONG*

THE administration has announced that it intends to disregard the charges, supported by affidavits, made by the men who served as mule tenders aboard the *Nicosian* and witnessed the brutal murder of the crew of the German submarine by Capt. McBride and his merry men of the pirate ship *Baralong*, which flew the American flag.

We did not expect the administration to pursue any other course, as it goes without saying that the abuse of the American flag is no crime in the eyes of Lansing and his British advisors, nor is the slaughter of defenseless Germans, under the protection of the Stars and Stripes, more than an incident of passing interest. But we purpose to produce evidence of the deplorable methods which are employed to throw dust into the eyes of American citizens by the press. The *Times* promptly discredited the occurrence by printing a statement from some one or other in New Orleans to the effect that there was no truth in the charge and that the men made the affidavits because they had a grievance and were trying to get even with some one or other whose interest in the case is not set forth for some reason. It also printed a dispatch from London that it was officially denied that there was a vessel in the English service called the *Baralong*.

We call the attention of the *Times* to a Boston dispatch which appeared in its columns on September 8, marked "Special to the New York *Times*." In this dispatch the whole gruesome story as recently printed in THE FATHERLAND is set forth in all essential details as sworn to by the Americans aboard the *Nicosian* in their affidavit filed with the State Department.

THE CARTOON OF THE WEEK



JOHN BULL'S IDEA OF "FAIR PLAY"

THE RECOGNITION OF CARRANZA

SOME time the inside story of the recognition of Carranza will be written. Carranza knows it. Huerta knows it. Lansing knows it. Probably President Wilson does not know it. The most important chapter in that history will be an almost forgotten episode in the legal career of our versatile Secretary of State.

MISS Ray Beveridge, who is denied a passport to visit Europe because she is pro-German, should take passage on an English transport or ammunition ship loaded with American-made shrapnel. She would then be sure of the protection of the administration.

HOW BELGIUM IS BEING FED

By Louis Viereck

(Now traveling throughout Belgium as correspondent for THE FATHERLAND.)

FOR the German visitor who has accustomed himself for a considerable time to some restraint, especially in eating and drinking, one of the most remarkable experiences that presents itself to him in Belgium is the sudden discovery of a real abundance of foodstuffs. A bread-ticket that allots to every human being a restricted daily ration of flour and pastry is as unknown in Belgium as maximum prices for all sorts of articles in every-day use, or governmental admonitions to economize with the most indispensable articles of consumption. There one actually feasts on the finest wheat bread, enjoys the most wonderful fruits or takes delight in the various creations of the pastry-cooks that are not regarded as a luxury, at any rate in the larger cities. Even in the better-class restaurants of Brussels it is possible to obtain a faultless chicken-pie for less money than a portion of oysters costs in New York and to have good wine in addition for a few centimes. I quote a short table of actual retail prices from the end of July on, compiled from the statements of individual intelligent housewives:

	Pfennigs per kilogram	
	Berlin	*Brussels*
Soup meat cost	240	176–225
Filet cost	400–480	350–480
Veal cost	440–560	380–480
Mutton	260	195–225
Ham	620	400
Bacon	400	360
Bacon (American, 235)		
Potatoes	11– 12	11– 16
Coffee	320–440	195–400
Coffee Ground (American, 160)		
Green Beans	70– 80	32– 40
White Beans (American, 60)		
Green Peas	70– 80	32– 40
Green Peas (American, 60)		
Tomatoes	160–120	48– 56
Cherries	80–120	28– 40
Currants	50– 70	40– 48
Carrots (Bunch)	20– 40	16– 20
Eggs (each)	15– 17	12–13½
Milk (quart)	26	20

As is quite evident the Brussels prices for milk and meat are considerably lower than those of Berlin, while the vegetable and fruit rates are enormously less. These figures show us that the entire state of affairs is strongly influenced by the natural wealth of Belgium in garden and field fruits on the one hand, and by the American imports on the other. It is self-evident, however, that neither the products of the soil, nor the possibility of importing American foodstuffs would be of any practical use to the inhabitants if the Administration did not see to it that the consumers obtained a sufficient supply of the necessary provisions at the proper time. In the following letters I shall have occasion to discuss the German Administration in greater detail. In this chapter, however, I wish to say something about the two other main factors in the provisioning of the people. In consequence of the English policy of starving out Germany the latter could scarcely have done anything else ultimately than simply expel the 7,000,000 Belgians out of the country, who remained after the retreat of the army and the precipitated flight, especially of the prosperous classes, as their own scant supply of provisions would otherwise have been reduced by more than a tenth. The Allies and neutrals, therefore, agreed to establish a direct international food-supply system for the needy Belgians in order to spare them this bitter fate. I may assume that the reader is acquainted with the fact that over-populated Belgium is quite incapable of producing enough food for its own population. The wheat import has always amounted to many times its own production, and even the considerable production of live stock did not suffice to cover the demand for meat.

In the last cattle census of 1912 no less than 1,880,747 head were reported against 20,400,000 for the German Empire in the same year. But we must consider that the Belgian population exhibits a density of 250 per square kilometer as against 150 in Germany. Strangely enough, even experts who have studied the present statistical problems thoroughly, men from the home of the founder of scientific statistics, Quetelet, the famous mathematician from Ghent, do not know how large the deficit is which must be covered by foreign imports. In view of this uncertainty the American auxiliary committee which had already taken up its duties at an early date obtained the concession from England that the importation of American foodstuffs, all sorts of preserves, rice, coffee, etc., via Rotterdam should be entirely unrestricted, provided that the Belgian Red Cross take charge of the delivery. Under this system only Belgians received any consideration. The prefect of the civil government of Namen (i. e., the Flemish name for Namur) reported that many people had come there from Northern France to ask for food, since the population was in need and the children were already dying. The representatives of the Belgian and American Auxiliary Committee refused to supply them with food as their authority only extended to Belgium. Only when the German official said that it was not a German habit to let innocent children starve to death and that he would, on his own authority, assist the petitioners as far as lay in his power, the other gentlemen agreed to overstep their formal jurisdiction and also distributed food to the starving French.

The greatest difficulty which first confronted the German Administration in Belgium was the distribution of important foodstuffs. Belgium is one of the countries standing lowest in the social scale, insofar as the prosperous middle class is very sparsely represented, while the population, aside from that which is engaged in agriculture, is divided into a small stratum of rich men and an immense mass of proletariat. This accounts for the Belgian political life. Liberalism, the expression of the political views of the bourgeoisie, content with its economic lot, has fallen off greatly and the party struggles of the last generation have been carried on principally between the clericals and the socialists. The Catholic party that has held the portfolio since the early eighties is supported chiefly by the Flemish country folks, while the socialists are, of course, recruited principally from the wage-earning class, which is badly paid and lacks all the benefits of modern labor protection.

It is unnecessary to say that all activity in factories and mines was stopped by the war. Farm work also stopped for a time. The result was an ominous lack of work among the masses and a corresponding general dearth of foodstuffs. Immediate intervention was, therefore, necessary and this, too, at a time when there was no thought of American co-operation. Great credit is due the skill and humanity of the German Administration that this difficult problem was, in general, very felicitously solved. I shall especially emphasize the particular measures taken to open up commerce throughout the country, and in this way make possible the provisioning of the country with raw materials as well as the transportation of products. At all events the number of men and women out of employment, who were previously placed in different occupations, had been successfully reduced to 742,234 by May 8, 1915, in addition to which there are 255,508 married women without a vocation and 589,843 children under 16 years of age. This group of more than 1,500,000 people, or more than a fifth of the actual present population of Belgium, must be supported by the State, which is assuredly no small problem. We cannot sufficiently emphasize the fact that the military administration never utilized American imports for its own needs, which were entirely covered by shipments from Germany. But the Administration has seen to it that the country's resources are utilized to best advantage. After it developed that a very considerable portion of the arable soil of the country was unused and that antiquated agricultural methods prevailed generally, the publication of a weekly in the three languages of the country, German, French and Flemish, was begun. This paper was called the *Farmer* (Landmann) and undertook to instruct the agricultural population, and especially to introduce the systematic tilling of barren lands. The paper was very successful, it soon reached a circulation of 20,000, and may be alluded to here as a palpable proof of the modern methods which the German Huns are employing "to devastate" the country.

(Continued on page 229)

FINANCIAL FORUM

Any reader wishing advice or information regarding his securities or prospective investments, address Financial Editor *Fatherland*, 1123 Broadway, New York. All inquiries confidential. All advice free.

THE market madness still continues in Wall Street, with many railroad companies showing very unfavorable statements, while the "War Babies" shoot fitfully skyward. The hopes for big dividends in the future are based on the belief that the Government will spend many hundred millions a year on the national defense. The hope may prove illusory, judging from the attitude adopted by Washington, and the promises of Congressmen that all national defense material and warships shall be constructed in Government Arsenals and Navy Yards.

The Anglo-French bonds of the Morgan syndicate reached a still lower price, selling down to 97¾ in the open market.

Bond House Comments

The banking house of Zimmermann & Forshay call attention to the fact that the 4% German Imperial bonds they are offering for sale on the basis of $187.50 for 1,000 Marks par value, are netting investors an income of nearly 4½%. When the exchange rate on Marks, which is now so low, advances, investments in this issue will show considerable gains to the owners, and that independently of the eventual market advances on the German bourses.

The firm also announce that there is a strong demand for the 5% German War Loan bond issue, now being offered by them. The bond certificates will be delivered free of extra cost to any part of the United States.

The Transatlantic Trust Company, William Street, New York, recommends the war loans of the Central Powers as the safest and most profitable opportunities for investment. The company is offering 5% German Imperial Bonds (the third war loan, not callable until 1924) at a net price of $204.75, for 1,000 Marks par value, ex-coupon for six months from October 1st. Also the 5½% Third Austrian War Loan Bonds, at $150, for 1,000 Kronen par value. The 6% Third Hungarian War Loan Bonds are offered at $155, for 1,000 Kronen par value.

Persons desiring information regarding the Transatlantic Trust Company are requested to make inquiries at consulates of the German Empire or the Austro-Hungarian Empire, in any district of the United States.

The Mail Box

Rev. A. H., Rose Creek, Minn.—I doubt whether the stock you mention has a market. The company is not spoken of favorably in Wall Street, I regret to say.

Miss G. Du B., Cumberland, Md.—You had better replace your money in the savings bank. The one you mention is undoubtedly a safe one, and would not permit its funds to be used in the Morgan loan.

To Her Germany Owes Her Army

WHEN Queen Louise of Prussia went to Napoleon 100 years ago she extracted from him permission to have an army of only 15,000. It sounded so small that Napoleon did not see her real purpose. To that purpose—to the use she made of that permission, Germany owes her greatness today—and her wonderful army. Read how in these romances of history—read here the secret threads of intrigue and passion that are woven into history.

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Louise Muhlbach was one of the greatest historical novelists that ever lived. Her husband was a famous professor of history in the University of Berlin. From his knowledge and her wonderful pen she wove the big facts of history into romance that have been breathlessly read by two generations. They have been translated into ten languages—they have been read and reread by millions of people. For this woman goes to the inner heart of those men and women at the heads of armies and on thrones as no historian could.

Read the strange story of Frederick the Great, the man who made the German people.

Read of the Empress Josephine, of Marie Antoinette and Napoleon, and of Hortense Beauharnais, a simple girl who became a sad queen. And further back in the history of Europe see the beginnings of the reigning houses of today; read of Prince Eugene (that Gallant Knight); read of Talleyrand and William of Orange and of thousands of men and women who until now have been mere historical figures to you.

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13. Youth of the Great Elector.
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4% Bonds of the German Imperial Loan

at $187.50 for 1,000 Mark par value

We will send these bonds to any part of the United States (free of all expense), in denominations of 200, 500, 1,000, 2,000, 5,000 and 10,000 Mark.

This 4% German Government Loan is redeemable at par, that is, a bond with a 1,000 par value will be redeemed by the Government for 1,000 Mark.

The value of the Mark before the war was 23¾ cents, or **$237.50** for **1,000 Mark.**

Our selling price for these bonds today is.....**$187.50** for **1,000 Mark.**

We are also selling—until further notice—

New German 5% War Loan Bonds

Interest beginning April 1, 1916

For $207.70 per 1,000 Mark

Likewise delivered free of all expense to any part of the United States.

To enable the holders of savings-bank deposits to profit by this favorable opportunity of investing in the 4% German Imperial Bonds and the 5% German War Loan Bonds, at the same time having them retain the advantage of interest on their savings-bank deposits until January 1, 1916, we declare our readiness to accept savings-bank books and withdraw the necessary amount after January 1, 1916.

Coupons will be cashed by us ten days before they fall due, without any deduction.

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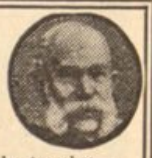

for Germany and Austria-Hungary

Delivered from our business house in Rotterdam, Holland, to any address, including the trenches—

10 lb. Package of first-class groceries consists of:—

2 lbs. Cervelatwurst Sausage 2 lbs. Cocoa 4 lbs. of the Finest Biscuit
2 lbs. of Cheese 2 lbs. A-1 Coffee

This Package is delivered for the Price of $5.50

5 lb. Package includes the above-mentioned foods in one-half—is delivered for $2.80
100 of the best Dutch Cigars are delivered to the trenches for $4.20. 100 of the best Dutch Cigarettes, $1.85

Arrival guaranteed. The above prices include all charges of postage, packing and delivery. Send money-order or check and state address of the sender and the person to whom the goods are consigned.

War Package Dept., International Import and Export Commission Syndicate
2 and 4 Stone Street Telephone Broad 1159 New York City

The Fatherland Needs Coffee

Have you forgotten your friends and relatives in the old country? Coffee is not produced in Germany and consequently has become exceedingly scarce. These conditions have caused the price to raise far above the means of the majority of people and is causing untold discomfort to thousands of people who depend upon this beverage for daily use. Here is an opportunity to show that you have not forgotten them. Send them five pounds of our A1 quality coffee.

WE SHIP coffee to any part of Germany and Austria-Hungary—5 pounds of the best at $1.85, including all postage and packing charges. If delivery does not take place, we refund money.

DO NOT HESITATE but send your order without delay, enclosing stamps or money order and full address of the person to whom you wish us to make the shipment. If you want to add a postal card telling who the gift is from, please enclose it with your order.

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AUSTRO-GERMAN ASSOCIATION
1123 Broadway New York City

E. M., Annapolis, Md.—You will read in THE FATHERLAND of next week the information you seek concerning the Bowery Savings Bank. I have mailed you the name of a suitable bank in Brooklyn.

Mrs. S. D., Providence, R. I.—The German Savings Bank, Fourteenth Street, New York City, does not permit any of its funds to be used by the banks underwriting the loan to the Allies.

C. S., Brooklyn, N. Y.—You may read in next week's FATHERLAND the attitude adopted by the Seamen's Savings Bank of New York City.

A. H. Funke, Philadelphia, Pa.—Hold your stocks for a further advance, but be careful and sell out when you see a good profit. The German war loan bonds are not quoted on the Stock Exchange, as they are not listed on the Exchange. The selling price, however, is indicated by the bond house offerings.

K. W., Chicago, Ill.—The National Park Bank, of this city, I regret to say, is one of the members of the Morgan syndicate that underwrote the $500,000,000 loan. The banking house you mention is not a syndicate participant in the loan.

W. A. P., Falls City, Ore.—The eastern depository of the Fessenden Bank, N. D., the Hanover National Bank, of this city, is a syndicate participant in the Morgan loan. I have no knowledge concerning the other banking institution you mention. The stand you have taken is most praiseworthy.

O. W. B., San Francisco, writes as follows: "There is only one bank in California that has announced publicly that it will sell the bonds issued by the Morgan syndicate, and that is the Bank of California, the largest in the State, and absolutely owned and controlled by John D. Rockefeller, of the Standard Oil Company. All indications point to the fact that the commercial banks, which are offering these bonds for sale, are not investing themselves, and are only trying to sell them for commission to the unsophisticated public, who will lose their all when the inevitable repudiation takes place. All indications in the Western country point to the probability that the public will not put up their money to buy these bonds; not even the English, French or Anglo-Maniacs.

C. C. O., Kansas City, Mo.—Great Northern Railway preferred is an excellent investment. I would also recommend Atchison common. But as an investment, not a speculation, for the prices of both stocks may undergo fluctuations, and may possibly sell lower in the near future.

G. H. M., Highwood, N. J.—I would advise you not to wait for dividends for the stocks you mention. Sell them out in the advancing market and put your money away. You will find good investment opportunities later on.

G. M., Brooklyn, N. Y.—The German bank on Broadway is the one referred to. The Postal Banks are absolutely safe.

C. K., West Hoboken, N. J.—You will get the particulars about the bank you mention in the next issue of THE FATHERLAND.

C. M., Brooklyn, N. Y.—The bank you mention is not participating. Your money is quite safe.

W. G., Mexico City—Yes, the National Park Bank has participated in the Morgan syndicate underwriting the $500,000,000 loan.

A. H., St. Louis, Mo.—I would not invest the entire sum, but only say one-third of it in the bonds. Place the remainder in the savings bank, and await further investment opportunities. They are coming.

N. B., New York, N. Y.—The Corn Exchange Bank does not participate in the loan to the Allies. This is not due, we understand, to the present agitation against the loan, but to a policy adopted in the beginning of the war, to which this bank intends to adhere in the future.

THREE BOOKS THAT SHOULD BE READ

"The Tragedy of Belgium," by Richard Grasshoff, *Dillingham, N. Y.*; "The Origin of the War," by Karl Federn, *Dillingham, N. Y.*; "Warlike England as Seen by Herself," by Ferdinand Tönnies, *Dillingham, N. Y.*

In the near future reviews of these books will be published in THE FATHERLAND.

REMEMBER HINDENBURG ON CHRISTMAS DAY

THE FATHERLAND has started a chain letter, the object of which is to send a substantial sum to Field Marshal Hindenburg, so that he can distribute on Christmas Day presents and gifts to the blinded, wounded and crippled under his command. Do your share in the good work, and when you get the letter remember the men who are suffering for the Fatherland. *Funds for this purpose may be sent directly to this office.*

Address Department X.

(*Continued from page 226*)

Horticulture is a very important factor in Belgium. Especially does this apply to vegetables and fruits. In many places, as for example, in Groendal, near Brussels, many acres are covered with hot-houses. A long row of glass roofs stretches almost beyond the range of vision. This is why flowers, vegetables and fruits are to be seen in Belgium at prices and of a quality that would make the mouth of many a neutral water.

Under the heading of unemployed I would like to refer to a special type of unemployed who regard it as their patriotic duty, unlike the ancient Romans who died for their Fatherland, to adopt the pleasanter policy of loafing for it. This was especially the case with the postal officials, who have, however, since agreed to take up their duties again. Another group was the workmen of Malines, who would gladly have adopted the Italian *dolce far niente*. Governor-General von Bissing applied an original method to establish order in Malines, the official headquarters of Cardinal Mercier. He blockaded all the traffic

WE OFFER BONDS OF THE CENTRAL POWERS AS SAFE AND PROFITABLE INVESTMENTS

5% Imperial German Government Bonds
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1,000 Marks $210.00
Refunding 5% interest for six months in advance, beginning October 1, 1915 . . . . . 5.25
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Remittances to Austria-Hungary and Germany are accepted and money guaranteed in transmission, at rate of
$21.00 for every 100 Marks . $15.50 for every 100 Kronen
We procure payee's receipt for all remittances forwarded through us.

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of the city. Its central depot was closed to travellers for weeks. As far as I know this method has proved efficacious and in Malines (General Mecheln) they also see that idleness is the root of all evil.

In conclusion, I shall give the impressions of one of the German Parliamentary group which recently toured Belgium. He gives the following report on horse-breeding in Belgium:

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Fair Play for Germany and Austria-Hungary

Edited by
GEORGE SYLVESTER VIERECK

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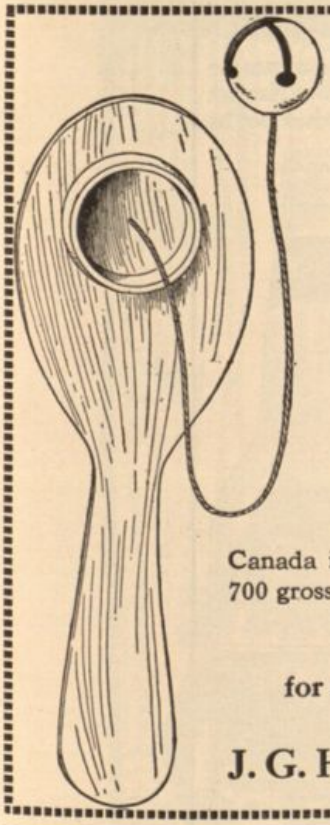

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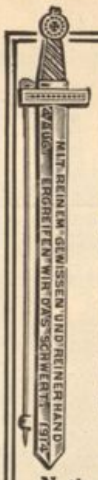

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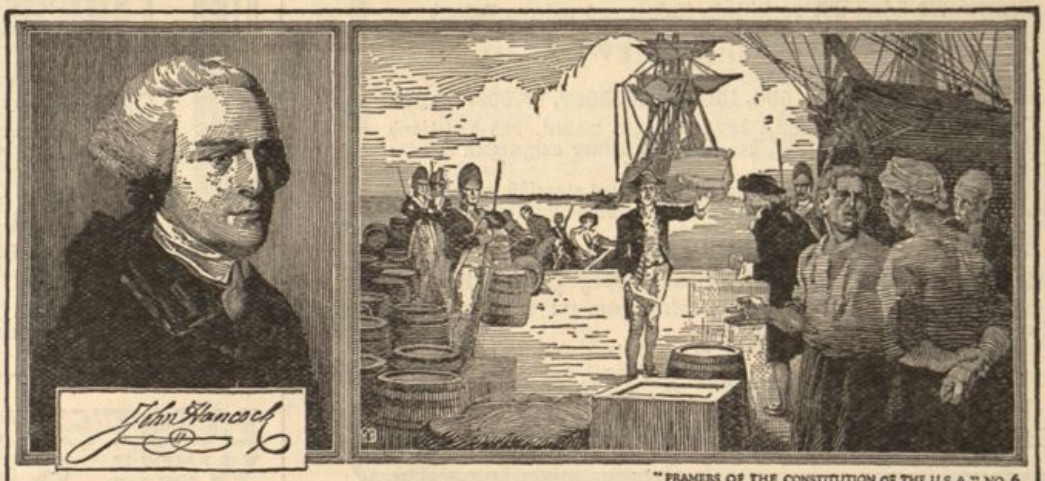

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